

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RALPH M MILLER
KIMBERLY A MILLER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-70443 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/09/2016 and confirmed on 8/26/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		115,560.60
Less Refunds to Debtor	56.66	
TOTAL AMOUNT OF PLAN FUND		115,503.94

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,279.00	
Trustee Fee	5,671.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,950.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	67,786.58	0.00	67,786.58
	Acct: 7938				
	M & T BANK	2,322.36	2,322.36	0.00	2,322.36
	Acct: 7938				
	STERLING JEWELERS D/B/A KAY JEWEL	0.00	0.00	0.00	0.00
	Acct: 1157				
	BANK OF AMERICA NA**	8,954.50	8,954.50	1,020.59	9,975.09
	Acct: 9876				
	JPMORGAN CHASE BANK NA	13,667.25	13,667.25	1,509.06	15,176.31
	Acct: 1903				
	NATIONWIDE BANK++	126.64	126.64	31.82	158.46
	Acct: 9318				
					95,418.80

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RALPH M MILLER	0.00	0.00	0.00	0.00
	Acct:				
	RALPH M MILLER	56.66	56.66	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,279.00	3,279.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	1,691.18	1,691.18	0.00	1,691.18
	Acct: 9318				
	INTERNAL REVENUE SERVICE*	3,705.20	3,705.20	0.00	3,705.20
	Acct: 9318				
	BERKHEIMER TAX ADMINISTRATOR**	0.00	0.00	0.00	0.00
	Acct: 9888				
					5,396.38

Unsecured					
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7793				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,057.76	105.41	0.00	105.41
	Acct: 7776				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,106.24	159.12	0.00	159.12
	Acct: 3819				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6012				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 2440				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6825				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 8488				
	LVNV FUNDING LLC, ASSIGNEE	9,086.24	465.45	0.00	465.45
	Acct: 5710				
	PORTFOLIO RECOVERY ASSOCIATES, LL	646.39	33.11	0.00	33.11
	Acct: 8546				
	QUANTUM3 GROUP LLC AGNT - COMENI	4,103.84	210.22	0.00	210.22
	Acct: 9589				
	QUANTUM3 GROUP LLC AGNT - COMENI	3,052.39	156.36	0.00	156.36
	Acct: 9572				
	QUANTUM3 GROUP LLC - AGENT COMEN	1,503.88	77.03	0.00	77.03
	Acct: 0749				
	FIRST BANKCARD CENTER	0.00	0.00	0.00	0.00
	Acct: 2141				
	FIRST NATIONAL BANK OF OMAHA(*)	12,207.77	625.35	0.00	625.35
	Acct: 2141				
	LVNV FUNDING LLC, ASSIGNEE	23,849.22	1,221.71	0.00	1,221.71
	Acct: 2238				
	MERHO FEDERAL CREDIT UNION	1,329.54	68.10	0.00	68.10
	Acct: 4896				
	MERRICK BANK	1,759.62	90.14	0.00	90.14
	Acct: 4496				
	NASA FCU	13,205.90	676.49	0.00	676.49
	Acct: 7721				
	CITIZENS BANK(*)	13,381.25	685.47	0.00	685.47
	Acct: 5559				
	BILL ME LATER INC A/S/F SYNCHRONY B	3,848.52	197.14	0.00	197.14
	Acct: 5409				
	MIDLAND FUNDING LLC	5,823.17	298.30	0.00	298.30
	Acct: 0046				
	MIDLAND FUNDING LLC	4,467.07	228.83	0.00	228.83
	Acct: 2696				
	MIDLAND FUNDING LLC	730.20	37.41	0.00	37.41
	Acct: 5994				
	MIDLAND FUNDING LLC	1,745.76	89.43	0.00	89.43
	Acct: 1618				
	MIDLAND FUNDING LLC	4,855.64	248.73	0.00	248.73
	Acct: 1081				
	TD BANK USA NA**	1,108.71	56.80	0.00	56.80
	Acct: 9890				
	PA DEPARTMENT OF REVENUE*	109.11	5.59	0.00	5.59
	Acct: 9318				
	INTERNAL REVENUE SERVICE*	36.85	1.89	0.00	1.89
	Acct: 9318				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
					5,738.08

TOTAL PAID TO CREDITORS

106,553.26

TOTAL CLAIMED	
PRIORITY	5,396.38
SECURED	25,070.75
UNSECURED	112,015.07

Date: 07/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

RALPH M MILLER
KIMBERLY A MILLER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-70443 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ralph M Miller
Kimberly A Miller
Debtors

Case No. 16-70443-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 26, 2021

User: msch
Form ID: pdf900

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ralph M Miller, Kimberly A Miller, 1015 Pomona Drive, Johnstown, PA 15905-1955
14242585	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886
14292557	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14242586	+ Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14849285	Berkheimer, P.O. Box 25152, Lehigh Valley, PA 18002-5152
14242596	+ Commonwealth of Pennsylvania, Department of Revenue, Bureau of Individual Taxes, P.O. Box 280432, Harrisburg, PA 17128-0432
14242597	+ First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14242598	+ First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
14242600	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
14242603	+ Merho Federal Credit Union, 15 Irene St, Johnstown, PA 15905-4124
14320131	+ Nationwide Bank, P.O. Box 1730, Williamsville, NY 14231-1730
14242606	Nationwide Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14317398	+ Nationwide Bank, P.O. Box 182049, Columbus, OH 43218-2049
14250008	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14248540	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14242613	+ Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Jul 26 2021 23:25:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14242587	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2021 23:34:05	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14243769	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 26 2021 23:25:00	Citizens One Auto Finance, 1 Citizens Drive, ROP15B, Riverside R.I.02915
14242607	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 26 2021 23:25:00	RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Blvd Ms: Rjw-135, Warwick, RI 02886
14296431	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 23:25:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14242589	+ Email/Text: bk.notifications@jpmchase.com	Jul 26 2021 23:25:00	Chase Auto Finance, P.O. Box 78050, Phoenix, AZ 85062-8050
14242590	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2021 23:34:04	Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14242591	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2021 23:34:04	Citibank/Best Buy, Centralized

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			Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14242592	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 26 2021 23:33:57	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14242594	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 23:25:00	Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218
14242593	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 23:25:00	Comenity Bank/gndrmtmc, Po Box 182125, Columbus, OH 43218-2125
14242595	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 23:25:00	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
14242599	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 26 2021 23:25:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14242588	Email/PDF: ais.chase.ebn@americaninfosource.com	Jul 26 2021 23:33:55	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14263910	Email/Text: bk.notifications@jpmchase.com	Jul 26 2021 23:25:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14285269	Email/PDF: resurgentbknotifications@resurgent.com	Jul 26 2021 23:33:57	LVNV Funding, LLC its successors and assigns as, assignee of EAGLEWOOD WAREHOUSE TRUST I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14307759	Email/PDF: resurgentbknotifications@resurgent.com	Jul 26 2021 23:34:05	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14741980	Email/PDF: resurgentbknotifications@resurgent.com	Jul 26 2021 23:33:57	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14242601	+ Email/Text: bk@lendingclub.com	Jul 26 2021 23:25:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14242602	Email/Text: camanagement@mtb.com	Jul 26 2021 23:25:00	M & T Bank, P.O. Box 900, Millsboro, DE 19966
14257088	Email/Text: camanagement@mtb.com	Jul 26 2021 23:25:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14296324	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 26 2021 23:34:02	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14306450	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 26 2021 23:25:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14242604	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 26 2021 23:34:02	Merrick Bank/Geico Card, Po Box 23356, Pittsburg, PA 15222-6356
14242605	Email/Text: e-bankruptcy@nasafcu.com	Jul 26 2021 23:25:00	Nasa Federal Credit Union, PO Box 1588, Bowie, MD 20717
14320671	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 26 2021 23:33:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14244200	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2021 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14273324	Email/Text: bnc-quantum@quantum3group.com	Jul 26 2021 23:25:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14273323	Email/Text: bnc-quantum@quantum3group.com	Jul 26 2021 23:25:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14952039	+ Email/Text: bncmail@w-legal.com	Jul 26 2021 23:25:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

District/off: 0315-7

User: msch

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14242608	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 23:34:01	Synb/PayPal Credit Service, P.O. Box 960080, Orlando, FL 32896-0080
14242609	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 23:33:54	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
14242610	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 23:33:54	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
14242611	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 23:33:54	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
14242612	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 23:34:01	Synchrony Bank/Old Navy, Po Box 965064, Orlando, FL 32896-5064
14296430	+ Email/Text: bncmail@w-legal.com	Jul 26 2021 23:25:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Kimberly A Miller thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Ralph M Miller thedebterasers@aol.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-7

User: msch

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